

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

LARRY JAMES KNOX JR
2214 W 5TH ST
DULUTH, MN 55806

Case No: 17-50868 – RJK

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-7185

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 4/4/18

Robert J Kressel
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on April 4, 2018 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of MinnesotaIn re:
LARRY JAMES KNOX, JR
DebtorCase No. 17-50868-RJK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-5

User: admin
Form ID: 7dscPage 1 of 2
Total Noticed: 34

Date Rcvd: Apr 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2018.

db +LARRY JAMES KNOX, JR, 2214 W 5TH ST, DULUTH, MN 55806-1508
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
61883114 +ALLTRAN FINANCIAL LP, POB 610, SAUK RAPIDS MN 56379-0610
61883117 +BRYANT STATE BANK, 500 E 60TH ST N, SIOUX FALLS SD 57104-0478
61904078 +CHNICE WATSON, PO BOX 161517, DULUTH, MN 55816-1517
61883119 +CHNICE WATSON, 712 E 4TH ST, DULUTH MN 55805-5700
61918921 +CHNICE WATSON, 10731 FRANCE AVE S., BLOOMINGTON, MN 55431-3645
61883125 +ESSENTIA HEALTH, C/O SMD C HEALTH SYSTEMS, 400 E 3RD ST, DULUTH MN 55805-1951
61883126 +FIRST NATIONAL CREDIT, 500 E 60TH ST N, SIOUX FALLS SD 57104-0478
61883128 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: FIRST SAVINGS BANK BLAZE, 500 E 60TH ST N, SIOUX FALLS SD 57104)
61883129 +FIRST SAVINGS CREDIT CAR, 500 E 60TH ST N, SIOUX FALLS SD 57104-0478
61883138 MN DEPT OF EMPLOY & ECON DEVEL, POB 4629, ST PAUL MN 55101-4629
61883140 +RESURGENT CAPITAL SERVICES, PO BOX 1269, GREENVILLE SC 29602-1269
61883143 TRIBUTE FBOFD, POB 105555, ATLANTA GA 30348-5555

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

+EDI: MINNDEPREV.COM Apr 06 2018 02:04:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +E-mail/Text: ustregion12.mn.ecf@usdoj.gov Apr 05 2018 22:04:11 US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
61883115 +EDI: ARSN.COM Apr 06 2018 02:03:00 ARS NATIONAL SERVICES, PO BOX 463023,
ESCONDIDO CA 92046-3023
61883116 +EDI: CINGMIDLAND.COM Apr 06 2018 02:03:00 AT&T WIRELESS, ATTN: BKY DEPT,
5407 ANDREWS HWY, MIDLAND TX 79706-2851
61883118 +EDI: RESURGENT.COM Apr 06 2018 02:03:00 CACH, LLC, C/O COLLECT AMERICA BKY DEPT,
4340 S MONACO PKWY 2ND FLR, DENVER CO 80237-3485
61883120 EDI: WFNNB.COM Apr 06 2018 02:03:00 COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125,
COLUMBUS OH 43218-2125
61883121 EDI: WFNNB.COM Apr 06 2018 02:03:00 COMENITY CAPITAL HSN, POB 182120,
COLUMBUS OH 43218-2120
61883122 +E-mail/Text: bankruptcy@consumerportfolio.com Apr 05 2018 22:04:25
CONSUMER PORTFOLIO SERVICES, HEADQUARTERS, 16355 LAGUNA CANYON RD, IRVINE CA 92618-3801
61883123 EDI: RCSFNBMARIN.COM Apr 06 2018 02:03:00 CREDIT ONE BANK, PO BOX 98872,
LAS VEGAS NV 89193-8872
61883124 +E-mail/Text: kthompson@crowncrownasset.com Apr 05 2018 22:04:22 CROWN ASSET MGMT LLC,
3100 BRECKINRIDGE BLVD, SUITE 722, DULUTH GA 30096-4985
61883127 EDI: AMINFOFP.COM Apr 06 2018 02:03:00 FIRST PREMIER BANK, 3820 N LOUISE AV,
SIOUX FALLS SD 57107-0145
61883130 +EDI: PHINAMERI.COM Apr 06 2018 02:03:00 GM FINANCIAL, PO BOX 181145,
ARLINGTON TX 76096-1145
61883132 EDI: IRS.COM Apr 06 2018 02:04:00 INTERNAL REVENUE SERVICE, 30 7TH ST E, STE 1222,
ST. PAUL MN 55101-4940
61883133 +EDI: PHINGENESIS Apr 06 2018 02:04:00 MABT RETAIL, POB 4499, BEAVERTON OR 97076-4499
61883134 EDI: MERRICKBANK.COM Apr 06 2018 02:03:00 MERRICK BANK, P.O. BOX 5721,
HICKSVILLE NY 11802-5721
61883137 +EDI: MID8.COM Apr 06 2018 02:03:00 MIDLAND FUNDING, 2365 NORTHSIDE DR, SUITE 300,
SAN DIEGO CA 92108-2709
61883112 EDI: MINNDEPREV.COM Apr 06 2018 02:04:00 MINNESOTA DEPARTMENT OF REV., P.O. BOX 64651,
ST. PAUL MN 55164-0651
61883139 EDI: PRA.COM Apr 06 2018 02:03:00 PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD,
NORFOLK VA 23502
61883141 +E-mail/Text: chicago.bnc@ssa.gov Apr 05 2018 22:04:31 SOCIAL SECURITY ADMINISTRATION,
SERVICE CTR, PO BOX 15531, KANSAS CITY MO 64106-0531
61883142 EDI: RMSC.COM Apr 06 2018 02:04:00 SYNCHRONY BANK WAL MART, PO BOX 965024,
ORLANDO FL 32896-5024

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

61883135* ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: METABANK CAPITAL CREDIT, POB 5065, SIOUX FALLS SD 57117-5065)
61883113* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: INTERNAL REVENUE SERVICE, 310 W WISCONSIN AV, MS 5301 MIL,
MILWAUKEE WI 53203)
61883131 ##+GRABOWSKI LAW CENTER, 1400 E LAKE COOK RD STE 110, BUFFALO GROVE IL 60089-1865
61883136 ##+++MICHAEL BUSSA, DDS, 324 W SUPERIOR ST STE 628, DULUTH MN 55802-1723
(address filed with court: MICHAEL BUSSA, DDS, 628 MEDICAL ARTS BLDG, DULUTH MN 55802)
TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0864-5

User: admin
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Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

Nauni Jo Manty ecf@mantylaw.com, mn12@ecfcbis.com
Peter Greenlee on behalf of Debtor 1 LARRY JAMES KNOX, JR greenlee@greenleelaw.com
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3